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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLN. OF: MEYER ET AL.

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FOR: Bar Coded Bill Payment System and Method

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EXAMINER:

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Assistant Commissioner for Patents & Trademarks
Washington, D.C. 20231

SECOND PRELIMINARY AMENDMENT

Dear Sir:

Applicants hereby request that the following amendments be made to the above-identified application prior to the examination thereof by the Examiner, and prior to the calculation of fees.

IN THE CLAIMS

Kindly amend claims 41-43, 51-53, 61-63, 71-73, 81-88, 97 and 98 to read as follows:

41. (Amended) A bill payment system comprising:

a biller generating at least one invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller; and

a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on the identifying data of said bar code and a payment made by said customer, of concurrently transmitting or initiating transfer of funds to said biller in a predetermined amount and transmitting or initiating transfer of data to said biller regarding said payment.

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